

REMARKS

Claims 3-6, 11-17, and 19-22 were pending. Claims 17 and 19-21 have been amended. Claims 17 and 19-21 were rejected. Claims 3-6, 11-16, and 22 were allowed. Claims 3-6, 11-17, and 19-22 are pending.

Claims 17 and 19-21 stand rejected under 35 U.S.C. § 103 (a) over Hiroya et al. (EP 0848 343 A2) in view of Chaum (US Pat. No. 5,373,558) and Manasse (US Pat. No. 5,802,497). In response, Applicants have amended claims 17 and 19-21 to more clearly distinguish the claimed invention. Claims 17 and 19-21, as amended, now recite that the computer readable medium includes instructions configured to direct a computer to perform a set of steps to provide a refund to a consumer.

On Monday, June 10, 2002, Examiner Daniel Felten extended the courtesy of a telephone interview to Applicants' representative, Bryon T. Wasserman. It was agreed during the interview that the enclosed amendments to the claims would overcome the rejection on the above references.

Therefore, Applicants submit that all of the pending claims are in condition for allowance, and allowance for all claims is hereby solicited. If the Examiner believes for any reason that further direct contact with Applicants' attorney would help advance the prosecution of this case, the Examiner is invited to telephone the undersigned at the number given below.